



## 2018 Annual Meeting and Branch Hours

When: **May 17**

Where: **Wilson Conference Center of 1801 K ST B1 Level,  
River Room of the Federal Reserve Bank of St. Louis**

Time: **Noon (ET) and 11:00 a.m. (CT)**

Please join us! Relax with friends, enjoy refreshments, and perhaps even win a door prize!

Limited Branch Hours on May 17:

1801 K Street (ET): Teller, Member, and Loan Service: 8:30 a.m. to 10:00 a.m.

New York Avenue (ET): Teller and Member Service: 8:30 a.m. to 10:00 a.m.

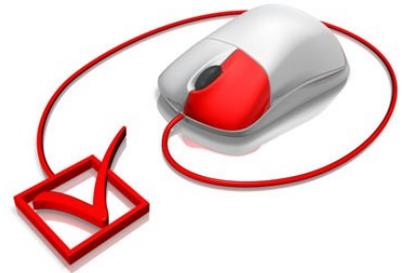
Eccles Branch: Closed

St. Louis Branch (CT): Teller and Member Service: 7:30 a.m. to 10 a.m.

### Board of Directors Election

- Each member may vote online on our website with your unique PIN, or by mail. Call (855)397-9234 toll free to request a paper ballot.
- Members will receive reminder emails from CU Ballot on May 9 and early morning of the annual meeting day.

If you have any questions about this election, or do not have a PIN, please send an email to [help@frbfcu.org](mailto:help@frbfcu.org) or call 202-452-5594



## GROW YOUR MONEY FASTER WITH OUR TERM SHARE CERTIFICATE

TERM	Six Months	One Year	Two Years	Three Years	Four Years	Five Years	Six Years	Seven Years
<b>DIVIDEND RATE</b>	0.75%	1.50%	1.80%	2.00%	2.25%	2.50%	2.60%	2.65%
<b>*ANNUAL PERCENTAGE YIELD</b>	0.75%	1.51%	1.82%	2.02%	2.28%	2.53%	2.63%	2.69%

\*APY: Annual Percentage Yield. Limited time only. Rates subject to change at any time. \$1,000 minimum deposit required to open. A penalty may be imposed for early withdrawal. Terms and qualifications apply. This credit union is federally insured by the National Credit Union Administration.

## CHANGES TO THE REQUIRED ENDORSEMENT FOR CHECKS DEPOSITED VIA THE FRB FCU APP

Effective May 1, 2018, all checks deposited via the app must be endorsed as follows:

### For Mobile Deposit Only

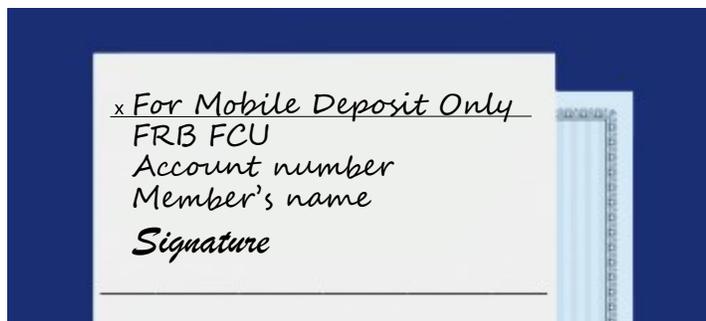
FRB FCU

Account number

Member's Signature

\*You must write "For Mobile Deposit", If you forget this step, your deposit will be rejected.

Please make a note of this change, and feel free to call us at 202-452-2800, if you have any questions.



## Creating a Budget

Do you know exactly where all of your money goes each month? Do you know how much money you have left to spend this month? Are you saving towards an emergency fund each month? If you answered **-NO-** to any of these it may be time to get your finances in order.

The first step to saving more efficiently is to keep track of what you spend and budget. There are many ways to do this, try a few out and choose the system that works best for you. The key to saving more successfully is to find a system that works for you and to stick with it.

### Step 1: Keep Track of what you Spend

We pay for the items we need in many ways - we spend cash, credit, debit, and we even auto-pay bills. It's important to have a system in place to capture all this spending. Luckily, for our members NetTeller is there to help you keep track of your spending. Best of all it is free! Take a look at a couple months of spending. Total up everything you spent and divide your spending into large categories -housing, food, utilities, entertainment, shopping, savings, and everything else.

### Step 2: create your budget

A budget is plan you write down to decide how you will spend your money each month. Without a budget, you might run out of money before your next paycheck. A budget shows you how much money you make, and how you spend your money. If you know where your money is actually going. But is it going where it should? Create a budget that you can stick to. Look at places you can cut back in order to pay down high-interest debt and save. Not sure where your money should be going?

### Step 3: Stick to your budget

Putting together a budget is easy: the harder part is sticking to it. The key to this is to go back to step one and keep track of your spending. Each week, check your finances to make sure you are staying within your budget. You can do this by using a cash, or envelope system, for example having one envelope for the money you save. one for the money you spend, and a third for money you donate. You can also keep track with a software program, online financial management tool, or mobile app - or you can simply use pen and paper to keep track of your spending.

**No matter how you do it, it's important to find a system that works for you and stick to it.**